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D-1116R1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
J. Richard Hanna, et al.)
Serial No.: 09/408,858)
Confirm. No.: 4536)
Filed: September 30, 1999)
Title: Automated Merchant Banking)
Apparatus and Method)

Art Unit 2876
Patent Examiner
Jared J. Fureman

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MAY 15 2003

T.C. 2800

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated December 23, 2002 kindly amend the above
identified Application without prejudice as follows: